

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 16–34217–MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert Scott Albanowski  
108 Bordentown–Hedding Rd.  
Bordentown, NJ 08505

Teri Ann Albanowski  
108 Bordentown–Hedding Rd.  
Bordentown, NJ 08505

Social Security No.:

xxx–xx–6150

xxx–xx–5963

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Michael B. Kaplan on:

Date: 10/27/21

Time: 01:00 PM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**

Bruce C. Truesdale, Debtor's Attorney,

**COMMISSION OR FEES**

fee: \$2517.50

**EXPENSES**

expenses: \$9.80

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If this is a chapter 13 case, the fees and expenses awarded:



will not reduce the amount to be paid to general unsecured creditors under the plan.



will reduce the amount to be paid to general unsecured creditors under the plan as follows: Lowered Pro Rata Dividend

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: September 28, 2021

JAN:

Jeanne Naughton  
Clerk

In re:  
Robert Scott Albanowski  
Teri Ann Albanowski  
Debtors

Case No. 16-34217-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Sep 28, 2021

User: admin  
Form ID: 137

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Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Robert Scott Albanowski, Teri Ann Albanowski, 108 Bordentown-Hedding Rd., Bordentown, NJ 08505-4707
516560807	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance Corp, 201 Little Falls Dr, Wilmington, DE 19808
516560808	+ American Honda Finance Group, 201 Little Falls Drive, Wilmington, DE 19808-1674
516560809	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, PO Box 982238, El Paso, TX 79998
516560810	+ Barclay's Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
516709646	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516636591	+ DSRM NATL BK/Diamond Sham, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516560814	DSRM National Bank, PO Box 631, Amarillo, TX 79105-0631
516560815	GM Financial, PO Box 1811145, Arlington, TX 76096-1145
516560818	+ Lorraine Novatkowski, 479 Independence Ave, Trenton, NJ 08610-5705
516560825	+ Wells Fargo Bank, PO Box 3117, Winston Salem, NC 27102-3117
516790784	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
516643161	Wells Fargo Bank, N.A., Home Equity Group, 1 Home Campus MAC X2303-01A, Des Moines, IA 50328-0001
516560826	+ Wells Fargo Card Service, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 28 2021 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 28 2021 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 28 2021 20:39:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
516586893	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 28 2021 20:39:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
516582446	Email/Text: ebnbankruptcy@ahm.honda.com	Sep 28 2021 20:39:00	American Honda Finance Corporation, P.O. Box 168088, Irving, TX 75016-8088
516762689	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Sep 28 2021 20:45:11	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516560811	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 28 2021 20:45:21	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516768287	+ Email/Text: bankruptcy@cavps.com	Sep 28 2021 20:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516560813	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 28 2021 20:39:00	Comenity Capital Bank/Lending Club, PO Box 182120, Columbus, OH 43218-2120

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516560812	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 28 2021 20:45:21	Chase Card, Po Box 15298, Wilmington, DE 19850
516560816	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 28 2021 20:39:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
516560817	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 28 2021 20:39:00	Lending Club Patient Solutions, Comenity Capital Bank, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
516746522	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 28 2021 20:39:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516819831	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 28 2021 20:45:10	Portfolio Recovery Associates, LLC, c/o Aadvantage Aviator Red, POB 41067, Norfolk VA 23541
516819352	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 28 2021 20:45:16	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516819371	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 28 2021 20:45:10	Portfolio Recovery Associates, LLC, c/o Carnival, POB 41067, Norfolk VA 23541
516819834	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 28 2021 20:45:22	Portfolio Recovery Associates, LLC, c/o RCI Elite Rewards, POB 41067, Norfolk VA 23541
516819327	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 28 2021 20:45:10	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516819346	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 28 2021 20:45:15	Portfolio Recovery Associates, LLC, c/o Upromise, POB 41067, Norfolk VA 23541
516668071	Email/Text: bnc-quantum@quantum3group.com	Sep 28 2021 20:39:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516667451	Email/Text: bnc-quantum@quantum3group.com	Sep 28 2021 20:39:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
516638563	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 28 2021 20:39:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
516560819	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 28 2021 20:39:00	Quicken Loans*, 1050 Woodward Avenue, Detroit, MI 48226-3573
516560820	+ Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 20:45:09	SYNCB/Paypal Extras MC, PO Box 965005, Orlando, FL 32896-5005
516560821	+ Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 20:45:14	Synch/Toysrus DC, PO Box 965005, Orlando, FL 32896-5005
516560822	+ Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 20:45:14	Synchrony Bank/Care Credit, PO Box 965036, Orlando, FL 32896-5036
516560823	+ Email/PDF: gecsed@recoverycorp.com	Sep 28 2021 20:45:14	Synchrony Bank/Lowes, PO Box 965005, Orlando, FL 32896-5005
516560824	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 28 2021 20:45:11	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 28

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-3

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**in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 30, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2021 at the address(es) listed below:**

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor QUICKEN LOANS INC. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Bruce C. Truesdale	on behalf of Debtor Robert Scott Albanowski brucectruesdalepc@gmail.com bctpcecf@gmail.com;r49787@notify.bestcase.com
Bruce C. Truesdale	on behalf of Joint Debtor Teri Ann Albanowski brucectruesdalepc@gmail.com bctpcecf@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Michael M Khalil	on behalf of Debtor Robert Scott Albanowski mkhalilecf@gmail.com
Michael M Khalil	on behalf of Joint Debtor Teri Ann Albanowski mkhalilecf@gmail.com
Rebecca Ann Solarz	on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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